

U.S. Department of Commerce, Patent and Trademark Office		Atty Docket No.	Serial No.
		M-4540-1C US	09/535,573
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Applicant	
(Use several sheets if necessary)		Robert A. Foster	
		Filing Date	Group 2165
		03/27/2000	Unknown

U.S. Patent Documents

*Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
CHAN	AA	5,852,812	12/22/98	Reeder	705	39	
CHAN	AB	5,838,12	11/17/98	Pare Jr. et al.	382	115	
CHAN	AC	5,826,259	10/20/98	Doktor	707	4	
CHAN	AD	5,742,775	4/21/98	King	705	38	
CHAN	AE	5,704,044	12/30/97	Tarter et al.	705	4	
CHAN	AF	5,682,482	10/28/97	Burt et al.	395 705	242 42	
CHAN	AG	5,675,779	10/07/97	Doktor	395 707	4	
CHAN	AH	5,652,882	7/29/97	Doktor	395 707	201	
CHAN	AI	5,636,117	6/3/97	Rothstein	395 705	4	
CHAN	AJ	5,630,127	5/13/97	Moore et al.	395 707	104	
CHAN	AK	5,613,012	3/18/97	Hoffman et al.	382	115	

Foreign Patent Documents

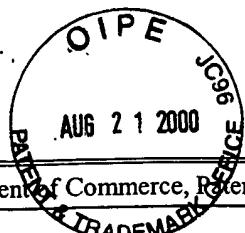
							Translation	
		Document	Date	Country	Class	Subclass	Yes	No
	AL							
	AM							
	AN							
	AO							
	AP							

OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)

CHAN	AQ	Howcroft, "Contemporary issues in UK bank delivery systems", Inter. Jour. Of Service Industry Management, Vol. 3, No. 1, pp. 39-56, ISBN 0956-4233, 1992.
CHAN	AR	"Teller fees translate to torrid ATM activity", Debit Card News, Vol. 1, No. 4, pg. 1+, 6/3/95.
CHAN	AS	"Banks Freeze Debit Fees To Shorten Teller Lines", Debit Card News, Vol. 1, NO. 1, pg. 1+, 6/15/95.

Examiner CUONG H. NGUYEN Date Considered 3/07/2001

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with your communication to applicant.



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CAN	AA	5,617,567	4/01/97	Doktor	707 395	2	
CAN	AB	5,604,899	2/18/97	Doktor	707 395	3	
CAN	AC	5,559,313	9/24/96	Claus et al.	705		
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	AE						
	AF						
	AG						
	AH						
	AI						
	AJ						
	AK						

Foreign Patent Documents

		Document	Date	Country	Class	Subclass	Translation	Yes	No
	AL								
	AM								
	AN								
	AO								
	AP								

OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)

CAN	AQ	"The Smart Card's Chief Advocate", Credit Card Management, Vol. 10, No. 1, pg. 26+, ISBN: 0896-9329, 1992.
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	AS	

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